

## ABSTRACT

*BUKOPIN FINANCE company New Kebayoran of South Jakarta, representing one of company of defrayal especially defrayal of consumer of credit vehicle motor like Car. Target of this thesis is to know existence of credit risk, how level of risk and criterion of credit risk, and also management of risk in BUKOPIN FINANCE company. Research method used is descriptive method to elaborate characteristic object or phenomenon checked by using quantitative analysis technique and qualitative. Quantitative analysis done by using analyzer Credit Rating System to assess risk weight, while analysis qualitative developed by Miler and Huberman which related to analysis 5C, where process collecting data done concurrently, and include; cover three activity which at the same time, that is; reduce data, presentation data, and conclude or verification. From data research result which have been analyzed, risk can be told in middle level with total of risk weight at unit payment weight 56, and the payment fine weight 71. Where total range quality of risk 53-78 representing middle risk category. this matter is shown that there is possibility of customer selection which less be selective at previous credit approval process and the receivable gathering wisdom which done less be maximal. Suggested from this research is company use Credit Rating System before specifying monitoring and debtor at a period of credit.*

**Keywords:** *Risk of credit car defrayal, Credit Rating System, Miler and Huberman analyze, 5C analyze, management of credit risk.*